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|--|-------------|----------------------|---------------------|------------------|
| APPLICATION NO.  | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
| 10/711,550   | 09/24/2004  | Patrick S. McMonagle | 030848-00026        | 5549             |
| 24239  | 7590        | 05/30/2008           |                     |                  |
| MOORE & VAN ALLEN PLLC<br>P.O. BOX 13706<br>Research Triangle Park, NC 27709 |             |                      | EXAMINER            |                  |
|  |             |                      | FU, HAO             |                  |
|  |             |                      | ART UNIT            | PAPER NUMBER     |
|  |             |                      |                     | 3696             |
|  |             |                      | MAIL DATE           | DELIVERY MODE    |
|  |             |                      | 05/30/2008          | PAPER            |

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

|   |                                      |   |
|---|--------------------------------------|---|
| <b>Advisory Action<br/>Before the Filing of an Appeal Brief</b> | <b>Application No.</b><br>10/711,550 | <b>Applicant(s)</b><br>MCMONAGLE ET AL. |
|   | <b>Examiner</b><br>HAO FU            | <b>Art Unit</b><br>3696                 |

**—The MAILING DATE of this communication appears on the cover sheet with the correspondence address —**

THE REPLY FILED **16 May 2008** FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1.  The reply was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:

- a)  The period for reply expires 3 months from the mailing date of the final rejection.
- b)  The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**NOTICE OF APPEAL**

2.  The Notice of Appeal was filed on \_\_\_\_\_. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37 CFR 41.37(a).

**AMENDMENTS**

3.  The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because

- (a)  They raise new issues that would require further consideration and/or search (see NOTE below);
- (b)  They raise the issue of new matter (see NOTE below);
- (c)  They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
- (d)  They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: See Continuation Sheet. (See 37 CFR 1.116 and 41.33(a)).

4.  The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).

5.  Applicant's reply has overcome the following rejection(s): \_\_\_\_\_.

6.  Newly proposed or amended claim(s) \_\_\_\_\_ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).

7.  For purposes of appeal, the proposed amendment(s): a)  will not be entered, or b)  will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

Claim(s) allowed: \_\_\_\_\_

Claim(s) objected to: \_\_\_\_\_

Claim(s) rejected: \_\_\_\_\_

Claim(s) withdrawn from consideration: \_\_\_\_\_

**AFFIDAVIT OR OTHER EVIDENCE**

8.  The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).

9.  The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fail to provide a showing a good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).

10.  The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

**REQUEST FOR RECONSIDERATION/OTHER**

11.  The request for reconsideration has been considered but does NOT place the application in condition for allowance because:

12.  Note the attached *Information Disclosure Statement(s)*. (PTO/SB/08) Paper No(s). \_\_\_\_\_

13.  Other: \_\_\_\_\_

/THOMAS A DIXON/  
Supervisory Patent Examiner, Art Unit 3696

/Hao Fu/  
Examiner, Art Unit 3696

Continuation of 3. NOTE: The newly added feature, "a single file includes the check images", requires further consideration and search.

In remark filed on 05/16/2008, the applicant argues that Reyes is not properly combinable with Cahill and Craig. Applicant reasons that Cahill and Craig are related to paper checks and the check clearing process, and Reyes is directed to retail merchant system making use of electronic document templates to process smart card enabled payments in a way that mimics the use of checks. The examiner disagrees. The abstract of Reyes clearly teaches "a computerized method for effecting payment by a check", and paragraph 0008 states that Reyes' invention is "a computerized method for effecting payment by a check includes generating an electronic image of a check drawing on a checking account of an account holder on an output device". Reyes is clearly an analogous art to Cahill and Craig. Furthermore, the main reason Reyes is cited is to show the centralized storage system. Paragraph 0036 of Reyes clearly teaches a shared archive facility, where the image replacement document is stored and used to access by various banks. The examiner confirms that the combination of Cahill, Craig, and Reyes is proper.